

YOUR POLICY WILL INCLUDE:

PROFESSIONAL LIABILITY (Also known as PLI, Malpractice Liability or Errors & Omissions Insurance)

- \$5,000,000 Per Claim
- \$5,000,000 Aggregate
- Occurrence Form
- No Deductible

LEGAL EXPENSE COVERAGE

- \$25,000 which includes disciplinary committee hearings as well as criminal actions and civil suits, provided the therapist is found not guilty of the criminal charge

COMMERCIAL GENERAL LIABILITY

- \$5,000,000 Per Claim
- \$5,000,000 Aggregate
- Occurrence Form
- No deductible, except property damage claims which have \$1000 deductible
- \$5,000,000 Non-Owned Auto
- \$5,000,000 Employers Liability
- \$5,000,000 Advertising Liability
- \$500,000 Tenants Legal Liability
- \$10,000 Medical Payments

BUSINESS PROTECTION COVERAGE

- \$10,000 Basket of Coverage which can be used to cover contents, business interruption, glass, property in transit, property off premise, etc. Every massage therapist will have this coverage whether they are working in a clinic, at home or in a client's home, subject to \$500 deductible
- \$750 Lap Top Coverage, subject to \$250 deductible

Your policy will include the following modalities. If you are practicing or offering any other services not listed below, please contact Dusyk & Barlow Insurance to obtain separate coverage:

- Accupressure
- Active Release
- Alexander Method
- Aromatherapy
- Bowen Therapy
- BrainGym
- **Certified Athletic/Sports Therapist (\$100 Surcharge) – limits for professional services**
- Crainialsacral
- Deep Muscle
- Feldenkrais Technique
- **Fire Cupping - \$150 surcharge (\$250,000 malpractice liability limit, subject to a \$2500 deductible)**
- Healing Touch
- Hot Stone Therapy
- Hydrotherapy
- Indian Head/Foot Massage
- Infant massage
- Instrument Assisted Soft Tissue Manipulation (IASTM)
- Integrative Manual Therapy
- Joint mobilization
- Lymph Drainage Therapy (LDT)
- Manual Lymphatic Drainage
- Meridian Massage
- Muscle Energy Technique
- Myofascial Therapy
- Lensen
- Lomi-Lomi Massage
- Low Intensity Laser Therapy
- Neuromuscular Therapy
- Onsen
- Orthobionomy
- Pre & post natal massage
- Raindrop Therapy
- Reflexology
- Reiki
- Relaxation Massage
- Shiatsu
- Shockwave Therapy
- Somatics
- **Sport Massage (including athletic taping and bracing) – limits for professional athletes**
- Strain/Counterstrain
- Structural Integration
- Suction Cupping
- Swedish Massage
- TENS Therapy
- Therapeutic Harmonics
- Therapeutic Massage
- Therapeutic Touch
- Touch for Health/RESET
- Traditional/Thai/Thai Yoga Massage
- Trager
- Trigger Point
- Visceral Manipulation
- **Yoga & Ki-Hara Resistance Stretching - \$100 surcharge**